

FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)  Submitted: July 31, 2009				ATTY DOCKET NO. <b>03992.101970.6</b>		APPLICATION NO. <b>10/710,779</b>	
				APPLICANT <b>Tracey R. Thomas et al.</b>			
				FILING DATE <b>August 2, 2004</b>		GROUP <b>3694</b>	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2004/0111367</b>	<b>06/2004</b>	<b>Gallagher et al.</b>			
		<b>6,298,334</b>	<b>10/2001</b>	<b>Burfield et al.</b>			
		<b>6,601,761</b>	<b>08/2003</b>	<b>Katis</b>			
		<b>6,985,867</b>	<b>01/2006</b>	<b>Pryor et al.</b>			
		<b>6,347,305</b>	<b>02/2002</b>	<b>Watkins</b>			
		<b>6,401,079</b>	<b>06/2002</b>	<b>Kahn et al.</b>			
		<b>2004/0111370</b>	<b>06/2004</b>	<b>Saylors et al.</b>			
		<b>6,594,640</b>	<b>07/2003</b>	<b>Postrel</b>			
		<b>2004/0193491</b>	<b>09/2004</b>	<b>Davis</b>			
		<b>2003/0105689</b>	<b>06/2003</b>	<b>Chandak et al.</b>			
		<b>2005/0004856</b>	<b>01/2005</b>	<b>Brose et al.</b>			
		<b>6,128,603</b>	<b>10/2000</b>	<b>Dent et al.</b>			
		<b>2005/0097034</b>	<b>05/2005</b>	<b>Loeger et al.</b>			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
		<b>01/39077</b>	<b>05/2001</b>	<b>WIPO</b>			
		<b>99/30261</b>	<b>06/1999</b>	<b>WIPO</b>			
		<b>02/097561</b>	<b>12/2002</b>	<b>WIPO</b>			
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
		<b>Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004</b>					
EXAMINER				DATE CONSIDERED			

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS							
INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2002/0156710</b>	<b>10/2002</b>	<b>Ryder</b>			
		<b>2008/0005021</b>	<b>01/2008</b>	<b>Brown et al.</b>			
		<b>7,089,208</b>	<b>08/2006</b>	<b>Levchin et al.</b>			
		<b>2003/0023549</b>	<b>01/2003</b>	<b>Armes et al.</b>			
		<b>2005/0149436</b>	<b>07/2005</b>	<b>Elterich</b>			
		<b>6,907,403</b>	<b>06/2005</b>	<b>Klein et al.</b>			
		<b>2005/0102209</b>	<b>05/2005</b>	<b>Sagrillo et al.</b>			
		<b>2005/0044042</b>	<b>02/2005</b>	<b>Mendiola et al.</b>			
		<b>2002/0026426</b>	<b>02/2002</b>	<b>Martizen et al.</b>			
		<b>2003/0216996</b>	<b>11/2003</b>	<b>Cummings et al.</b>			
		<b>2007/0118476</b>	<b>05/2007</b>	<b>Likourezos et al.</b>			
		<b>2003/0018557</b>	<b>01/2003</b>	<b>Gilbert et al.</b>			
		<b>5,659,165</b>	<b>08/1997</b>	<b>Jennings et al.</b>			
		<b>2005/0228733</b>	<b>10/2005</b>	<b>Bent et al.</b>			
		<b>2003/0144938</b>	<b>07/2003</b>	<b>Lahre et al.</b>			
		<b>5,875,437</b>	<b>02/1999</b>	<b>Atkins</b>			
		<b>7,236,950</b>	<b>06/2007</b>	<b>Savage et al.</b>			
		<b>6,890,179</b>	<b>05/2005</b>	<b>Rogan et al.</b>			
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